

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK  
One Bowling Green  
New York, NY 10004-1408**

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IN RE: Debra Hairston  
aka Debra Corbett

CASE NO.: 10-12789-reg

Social Security/Taxpayer ID/Employer ID/Other Nos.:      CHAPTER: 7  
xxx-xx-0259

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**DISCHARGE OF DEBTOR  
ORDER OF FINAL DECREE**

A petition under chapter 7 of title 11, United States Code was filed by or against the Debtor(s) on 5/26/10 ; an order for relief was entered under chapter 7; no order denying a discharge has been granted. The Debtor's estate has been fully administered.

**IT IS ORDERED THAT:**

1. The Debtor is released from all dischargeable debts.
2. Any judgment not obtained in this court is null and void as to the personal liability of the Debtor(s) regarding the following:
  - (a) debts dischargeable under 11 U.S.C. §§ 523(a);
  - (b) debts alleged to be excepted from discharge under 11 U.S.C. §§ 523(a)(2),(4),(6) or (15) unless determined by this court to be nondischargeable;
  - (c) debts determined by this court to be discharged.
3. All creditors whose debts are discharged by this order or whose judgments are declared null and void in 2 above, are enjoined from instituting or continuing any action, employing any process or engaging in any act to collect such debts as personal liabilities of the Debtor(s).
4. Albert Togut is discharged as the Trustee of the Debtor's estate and the bond is cancelled. The chapter 7 case of the Debtor(s) is closed.

Dated: 8/25/10

Robert E. Gerber, Bankruptcy Judge

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0208-1  
Case: 10-12789

User: rchou  
Form ID: 155

Page 1 of 2  
Total Noticed: 57

Date Rcvd: Aug 25, 2010

The following entities were noticed by first class mail on Aug 27, 2010.

db +Debra Hairston, 2364 8th Avenue, Apt. 5B, New York, NY 10027-3645  
smg N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551  
smg New York City Dept. Of Finance, 345 Adams Street, 3rd Floor,  
Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719  
smg New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300,  
Albany, NY 12205-0300  
smg United States Attorney, One St. Andrew's Plaza, Claims Unit - Room 417,  
New York, NY 10007-1701  
ust +United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122  
5195225 +ASPIRE, POB 105555, ATLANTA, GA 30348-5555  
5195240 +CHELA, ATTN: BANKRUPTCY, PO BOX 9500, WILKES-BARRE, PA 18773-9500  
5195245 +DEPT OF ED/SALLIE MAE, PO BOX 9635, WILKES BARRE, PA 18773-9635  
5195249 +FIRST CASTLE FED CRED, P O BOX 60267, NEW ORLEANS, LA 70160-0267  
5195251 GEMB/QVC, ATTENTION: BANKRUPTCY, PO BOX 103101, ROSWELL, GA 30076  
5195257 INTERNAL REVENUE SERVICE, CENTRALIZED, INSOLVENCY OPERATIONS P.O. BOX,  
PHILADELPHIA, PA 19114  
5195261 +NYS DEPT. TAX & FINANCE, BANKRUPTCY UNIT, P.O. BOX 5300, ALBANY, NY 12205-0300  
5195260 +NYS DEPT. TAX & FINANCE, BANKRUPTCY UNIT - TCD, BUILDING 8 ROOM 455 W.A.HARRIM,  
ALBANY, NY 12227-0001  
5195265 +UNITED STATES ATTORNEY, CENTRAL ISLIP CASES, 610 FEDERAL PLAZA FIFTH FLOOR,  
CENTRAL ISLIP, NY 11722-4454  
5195264 +UNITED STATES ATTORNEY, BANKRUPTCY - CIVIL, 271 CADMAN PLAZA EAST, BROOKLYN, NY 11201-1800  
5195267 +US DEPT JUSTICE TAX, BOX 55, BEN FRANKLIN STATION, WASHINGTON, DC 20044-0055  
5195271 +WFCB/HSN, POB 337003, NORTH GLENN, CO 80233-7003  
5195272 +WFFNATLBNK, PO BOX 94498, LAS VEGAS, NV 89193-4498

The following entities were noticed by electronic transmission on Aug 25, 2010.

5195224 EDI: HNDA.COM Aug 25 2010 15:53:00 AMERICAN HONDA FINANCE, PO BOX 168088,  
IRVING, TX 75016  
5195226 +EDI: BANKAMER.COM Aug 25 2010 15:53:00 BANK OF AMERICA, PO BOX 15026,  
WILMINGTON, DE 19850-5026  
5195227 +EDI: BANKAMER.COM Aug 25 2010 15:53:00 BANK OF AMERICA, ATTN: BANKRUPTCY NC4-105-03-14,  
PO BOX 26012, GREENSBORO, NC 27420-6012  
5195229 +EDI: BANKAMER2.COM Aug 25 2010 15:53:00 BANK OF AMERICA, CUSTOMER SERVICE, PO BOX 27025,  
RICHMOND, VA 23261-7025  
5195231 +EDI: TSYS2.COM Aug 25 2010 15:53:00 BARCLAYS BANK DELAWARE,  
ATTENTION: CUSTOMER SUPPORT DEPARTMENT, PO BOX 8833, WILMINGTON, DE 19899-8833  
5195232 +EDI: CAPITALONE.COM Aug 25 2010 15:53:00 CAPITAL ONE, 1957 WESTMORELAND ROAD,  
RICHMOND, VA 23276-0001  
5195234 +EDI: AIS.COM Aug 25 2010 15:53:00 CAPITAL ONE, N.A., C/O AMERICAN INFOSOURCE,  
PO BOX 54529, OKLAHOMA CITY, OK 73154-1529  
5195236 +EDI: CHASE.COM Aug 25 2010 15:53:00 CHASE, P.O. BOX 15298, WILMINGTON, DE 19850-5298  
5195238 +EDI: CHASE.COM Aug 25 2010 15:53:00 CHASE- TJX, PO BOX 15298, WILMINGTON, DE 19850-5298  
5195239 +EDI: CHASE.COM Aug 25 2010 15:53:00 CHASE-PIER1, ATTN: RECOVERY, PO BOX 15298,  
WILMINGTON, DE 19850-5298  
5195242 +EDI: CITICORP.COM Aug 25 2010 15:53:00 CITI, P.O. BOX 6500, SIOUX FALLS, SD 57117-6500  
5195243 +EDI: CITICORP.COM Aug 25 2010 15:53:00 CITIBANK USA, ATTN: CENTRALIZED BANKRUPTCY,  
PO BOX 20363, KANSAS CITY, MO 64195-0363  
5195244 +EDI: RCSDELL.COM Aug 25 2010 15:53:00 DELL FINANCIAL SERVICES, ATTN: BANKRUPTCY DEPT.,  
PO BOX 81577, AUSTIN, TX 78708-1577  
5195250 +EDI: RMSC.COM Aug 25 2010 15:53:00 GEMB/JCP, ATTENTION: BANKRUPTCY, PO BOX 103104,  
ROSWELL, GA 30076-9104  
5195252 +EDI: RMSC.COM Aug 25 2010 15:53:00 GEMB/SHOPNBC PLCC, PO BOX 981400,  
EL PASO, TX 79998-1400  
5195253 +EDI: RMSC.COM Aug 25 2010 15:53:00 GEMB/WALMART, PO BOX 981400, EL PASO, TX 79998-1400  
5195254 +EDI: HFC.COM Aug 25 2010 15:53:00 HSBC BANK, ATTN: BANKRUPTCY, PO BOX 5213,  
CAROL STREAM, IL 60197-5213  
5195255 +EDI: HFC.COM Aug 25 2010 15:53:00 HSBC BANK, ATTN: BANKRUPTCY, PO BOX 5253,  
CAROL STREAM, IL 60197-5253  
5195256 EDI: IRS.COM Aug 25 2010 15:53:00 INTERNAL REVENUE SERVICE, 11601 ROOSEVELT BLVD.,  
P.O. BOX 21126, PHILADELPHIA, PA 19114  
5195266 EDI: IRS.COM Aug 25 2010 15:53:00 US DEPARTMENT OF TREASURY, FINANCIAL MANAGMT SERVICE,  
PO BOX 1686, BIRMINGHAM, AL 35201  
5195259 +EDI: WFNNB.COM Aug 25 2010 15:53:00 NEWPORT NEWS, PO BOX 182124, COLUMBUS, OH 43218-2124  
5195262 EDI: SEARS.COM Aug 25 2010 15:53:00 SEARS/CBSD, 133200 SMITH RD, CLEVELAND, OH 44130  
5195263 +EDI: WTRRNBNK.COM Aug 25 2010 15:53:00 TARGET, PO BOX 9475, MINNEAPOLIS, MN 55440-9475  
5195268 +EDI: WFNNB.COM Aug 25 2010 15:53:00 VICTORIA'S SECRET, PO BOX 182124,  
COLUMBUS, OH 43218-2124  
5195269 EDI: CHASE.COM Aug 25 2010 15:53:00 WASHINGTON MUTUAL / PROVIDIAN, ATTN: BANKRUPTCY DEPT.,  
PO BOX 15919, WILMINGTON, DE 19850  
5195273 +EDI: WFNNB.COM Aug 25 2010 15:53:00 WFNNB / LANE BRYANT, PO BOX 182125,  
COLUMBUS, OH 43218-2125  
5195274 +EDI: WFNNB.COM Aug 25 2010 15:53:00 WFNNB/ASHLEY STEWART, 220 W SCHROCK RD,  
WESTERVILLE, OH 43081-2873  
5195275 +EDI: WFNNB.COM Aug 25 2010 15:53:00 WFNNB/AZ MAIL ORDER, 995 W 122ND AVE,  
DENVER, CO 80234-3417  
5195276 +EDI: WFNNB.COM Aug 25 2010 15:53:00 WFNNB/BRYLANE HOME, 4590 E BROAD ST,  
COLUMBUS, OH 43213-1301  
5195277 +EDI: WFNNB.COM Aug 25 2010 15:53:00 WFNNB/CHADWK, ATTN: BANKRUPTCY, PO BOX 182124,  
COLUMBUS, OH 43218-2124  
5195278 +EDI: WFNNB.COM Aug 25 2010 15:53:00 WFNNB/JESSICA LONDON, PO BOX 182746,  
COLUMBUS, OH 43218-2746

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The following entities were noticed by electronic transmission (continued)

5195279	+EDI: WFNNB.COM Aug 25 2010 15:53:00	WFNNB/KING SIZES, 4590 E BROAD ST, COLUMBUS, OH 43213-1301
5195281	+EDI: WFNNB.COM Aug 25 2010 15:53:00	WFNNB/LEW MAGRAM, 995 W 122ND AVE, WESTMINSTER, CO 80234-3417
5195283	+EDI: WFNNB.COM Aug 25 2010 15:53:00	WFNNB/NEWPORT NEWS, 995 W 122ND AVE, WESTMINSTER, CO 80234-3417
5195284	+EDI: WFNNB.COM Aug 25 2010 15:53:00	WFNNB/ONESTOPPLUS.COM, 4590 E BROAD ST, COLUMBUS, OH 43213-1301
5195285	+EDI: WFNNB.COM Aug 25 2010 15:53:00	WFNNB/ROAMANS, 8035 QUIVIRA RD, LENEXA, KS 66215-2746
5195286	+EDI: WFNNB.COM Aug 25 2010 15:53:00	WFNNB/TSA, PO BOX 182686, COLUMBUS, OH 43218-2686
5195287	+EDI: WFNNB.COM Aug 25 2010 15:53:00	WFNNB/WOMAN, PO BOX 182273, COLUMBUS, OH 43218-2273
		TOTAL: 38

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5195258	LANE BRYANT RETAIL/SOA
5195280	WFNNB/LANE BR
5195282	WFNNB/METRO STYLE
5195228*	+BANK OF AMERICA, PO BOX 15026, WILMINGTON, DE 19850-5026
5195230*	+BANK OF AMERICA, CUSTOMER SERVICE, PO BOX 27025, RICHMOND, VA 23261-7025
5195233*	+CAPITAL ONE, 1957 WESTMORELAND ROAD, RICHMOND, VA 23276-0001
5195235*	+CAPITAL ONE, N.A., C/O AMERICAN INFOSOURCE, PO BOX 54529, OKLAHOMA CITY, OK 73154-1529
5195237*	+CHASE, P.O. BOX 15298, WILMINGTON, DE 19850-5298
5195241*	+CHELA, ATTN: BANKRUPTCY, PO BOX 9500, WILKES-BARRE, PA 18773-9500
5195246*	+DEPT OF ED/SALLIE MAE, PO BOX 9635, WILKES BARRE, PA 18773-9635
5195247*	+DEPT OF ED/SALLIE MAE, PO BOX 9635, WILKES BARRE, PA 18773-9635
5195248*	+DEPT OF ED/SALLIE MAE, PO BOX 9635, WILKES BARRE, PA 18773-9635
5195270*	WASHINGTON MUTUAL / PROVIDIAN, ATTN: BANKRUPTCY DEPT., PO BOX 15919, WILMINGTON, DE 19850
TOTALS: 3, * 10, ## 0	

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2010

Signature:

